B 1 (Official Form 10:08:09-32871 Doc United States Ban		09/03/09	Entered Page 1		14:12:39	Desc M	<u>áin</u>
United States Ban	ikruptcy <b>Lo</b> u	ncument	Page 1	JI 28	Vo	oluntary Petitio	n
Name of Debtor (if individual, enter Last, First, Middle	·):		Name of Jo	int Debtor (Spo	ouse) (Last, First, I	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					he Joint Debtor in and trade names):		
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all):	. (ITIN) No./C	omplete EIN		gits of Soc. Sec an one, state all)		xpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and Stat	te):		Street Addı	ress of Joint Del	otor (No. and Stre	et, City, and Sta	te):
	ZIP CO	ODE		<u> </u>			IP CODE
County of Residence or of the Principal Place of Busine  Mailing Address of Debtor (if different from street addr					the Principal Plac Debtor (if different		raga):
Maining Address of Debtor (if different from street addr	ress):		Maning Ac	dress of Joint L	Debtor (11 different	from street add	ress):
	ZIP CO	ODE				Z	IP CODE
Location of Principal Assets of Business Debtor (if diff	erent from stre	eet address abov	e):			Z	IP CODE
<b>Type of Debtor</b> (Form of Organization)	(Check one	Nature of Busi box.)	iness	(	Chapter of Bank the Petition is		nder Which
(Check one box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Singl 11 U. Railro Stock Comm	S.C. § 101(51B)	ate as defined in	Cha	pter 7 pter 9 pter 11 pter 12 pter 13	Recognition Main Procee Chapter 15 I Recognition Nonmain Pro	of a Foreign eding Petition for of a Foreign
	Other					ture of Debts eck one box.)	
Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are				ebts are primarily siness debts.			
Filing Fee (Check one bo	x.)		Check one	•	Chapter 11 I	Debtors	
☐ Full Filing Fee attached.					iness debtor as de	efined in 11 U.S.	.C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	ertifying that the O6(b). See Off	ne debtor is ficial Form 3A.	Check if:	or's aggregate n	oncontingent liqu	idated debts (ex	U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera			Check all a	applicable boxen is being filed parances of the p	with this petition.	prepetition from	n one or more classes
Statistical/Administrative Information			•	·		- · · · · ·	THIS SPACE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop distribution to unsecured creditors.				aid, there will b	e no funds availat	ole for	
	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than	

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B 1 (Official Form Cas		Entered 09/03/09 14:12:39	Desc Main Page 2
Voluntary Petition (This page must be comp	Document letted and filed in every case.)	Page 2 of 28	
1 0	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.)	
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	ing Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the Securities	Exhibit A  potor is required to file periodic reports (e.g., forms 10K and a and Exchange Commission pursuant to Section 13 or 15(d) ge Act of 1934 and is requesting relief under chapter 11.)	In the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief tertify that I have delivered to the
Exhibit A is attach	hed and made a part of this petition.	x	
	A CONTRACTOR		Date)
	Exhibit	C	
D 4 11.			111 1 11
Does the debtor own or h	nave possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and Exhibit C	C is attached and made a part of this petition.		
□ No.			
	Exhibit	t <b>D</b>	
(To be completed by	y every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)
☐ Exhibit D co	ompleted and signed by the debtor is attached and	made a part of this petition.	
If this is a joint petit	tion:		
☐ Exhibit D al	lso completed and signed by the joint debtor is atta	ched and made a part of this petition.	
	Information Regarding t		
	(Check any applion or has been domiciled or has had a residence, principal place of this petition or for a longer part of such 180 days.)	f business, or principal assets in this District for	180 days immediately
☐ There	e is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.	
has no	or is a debtor in a foreign proceeding and has its principal place o principal place of business or assets in the United States but i District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe	
	Certification by a Debtor Who Resides a (Check all applica		
☐ La	undlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the fo	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	ebtor claims that under applicable nonbankruptcy law, there are tire monetary default that gave rise to the judgment for possessi		
	ebtor has included with this petition the deposit with the court oring of the petition.	f any rent that would become due during the 30-	day period after the
П Де	ebtor certifies that he/she has served the Landlord with this certi	ification. (11 U.S.C. § 362(1)).	

Entered 09/03/09 14:12:39 Desc Main Case 09-32871 Doc 1 Filed 09/03/09 Document Page 3 of 28 B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attornev\* Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. X Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual

individual.

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of
In re	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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### Official Form 1, Exh. D (10/06) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

Case 09-32871 B6A (Official Form 6A) (12/07)

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Desc Main

In re		Case No.	
Debtor	,	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		tal <b>≯</b>		

(Report also on Summary of Schedules.)

Form B6B	Case	0
(10/05)		

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Desc Main

In re		Case No	
	Debtor	(If known)	



#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$ 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

Form B6B-Cont. Case 09-32871	Doc 1	Filed 09/03/09	Entered 09/03/09 14:12:39	Desc Main
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In re	;	Case No	
Debtor		(If known)	

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Form B6B-cont. Case	9 09-32871	Doc 1	Filed 09/03/09	Entered 09/03/09 14:12:39	Desc Main
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In re	Case No
Debtor	(If known)

## SCHEDULE B -PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached T	otal	\$

Form B6C (10/05)	Case 09-32871	Doc 1		Entered 09/03/09 14:12:39 Page 10 of 28	Desc Main	
In re			,	Case No.		
	Debtor SCHEI	OULE (	C - PROPERT	TY CLAIMED AS EXEM	(If known)	

Debtor claims the exemptions to which debtor is entitled under:  $\hfill \square$  Check if debtor claims a homestead exemption that exceeds (Check one box) \$125,000.

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

Form B6C

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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Official Form 6D (10/06)

In re		Case No.			
		Debtor		_	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)	1	ı	ı	\$	\$
			Total ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on Summary of	(If applicable report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

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Official Form 6D (10/06) – Cont.		Document	Page 12 of 28	
In re		Cas	e No.	

Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(if known)

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims	•		Subtotal (s)► (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$ (Report also on	\$ (If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-32871 Doc 1 Filed 09/03/09 Entered 09/03/09 14:12:39 Desc Main Document Page 13 of 28

B6E (Official Form 6E) (12/07)

In re		•	Case No.
	Debtor	<del>.</del>	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

☐ Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the

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In re, Case No	(if known)
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, agains	st the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of prothat were not delivered or provided. 11 U.S.C. § 507(a)(7).	operty or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental uni	its as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Super Governors of the Federal Reserve System, or their predecessors or successors, to maintain § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vehicle, or another substance. 11 U.S.C. $\S$ 507(a)(10).	essel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter wiadjustment.	ith respect to cases commenced on or after the date of

\_\_ continuation sheets attached

In re	Case No.
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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Sc	hedule of	(T	S otals of	Subtotal f this pa	ls <b>≻</b> age)	\$	\$	
			(Use only on last page of t Schedule E. Report also of Schedules.)				\$		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also on			\$	\$

Debtor		<del></del> /		(if known)	_
In re		•	Case No.		
		Document	Page 16 of 28		
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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal**>** \$ continuation sheets attached Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re			, C	ase No.	·						
Debtor	Debtor Case No										
SCHEDULE F - C	SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)										
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM				
ACCOUNT NO.											
ACCOUNT NO.	-										
ACCOUNT NO.											
ACCOUNT NO.	-										

Sheet no.\_\_of\_\_ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ACCOUNT NO.

Subtotal➤

Total>

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

7)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Amend	Case No.
	Debtor	 (if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxx7328			Account				
First Midwest Bank Loan Operations Center PO Box 9003 Gurnee, IL 60031-9003						:	945
ACCOUNT NO. XXXXXXX0172			Account				
GE Money Bank c/o Meyer & Njus, PA 134 North LaSalle St., #1840 Chicago, IL 60602							2,182
ACCOUNT NO. XXXXX2513			Account	-			
GE Money Bank c/o LVNV Funding PO Box 10497 Greenville, SC 29603							580
ACCOUNT NO. XXXXXX9239			Account	- 32			
Ginny's 1112 7th Avc. Monroe, WI 53566				38			226
ACCOUNT NO.			Account		_		
HSBC Nevada NA c/o Blatt Hasenmiller, et al. 125 South Wacker Dr., #400 Chicago, IL 60606		8		į.			826
Sheet noof continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed				Subto	otal➤	\$ 4,759
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re	Patrick J. Amend	,	Case No.	
	Debtor		(if known)	200 200

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

1		200					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXX609			Account				
Great Plains Lab 11813 West 77th Street Lenexa, KS 66214					1		50
ACCOUNT NO.			Account				
In the Swim c/o ACRS 3655 West Anthem Way Anthem, AZ 85086					87		310
ACCOUNT NO. XXXXX4548			Account - utilties				
People's Gas Chicago, IL 60687	**						2,130
ACCOUNT NO. XXXXX29505			Account			30000	
PFF Emergency Services PO Box 428189 Evergreen Park, IL 60805							16
ACCOUNT NO. Various			Medical bills				
Rush University Med. Center 75 Remittance Dr. Chicago, IL 60675							150
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							\$ 2,656
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)							S

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In re	Patrick J. Amend	Case No.
	Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. various  Rush University Medical Center 23691 Network Place Chicago, IL 60673-1212			Medical bills				178
ACCOUNT NO. XXXXX9239  7th Avc. 1112 7th Avc. Monroe, WI 53566			Account				47
ACCOUNT NO. xxxxx45-01  Sleep Med 200 Corporate Place, Suite 5B Peabody, MA 01960			Account				72
ACCOUNT NO. XXXXX29505  Target Stores c/o CT Corp., Reg. Agent 208 S. LaSalle St., #814 Chicago, IL 60604			Account				200
ACCOUNT NO. 5210  Steven Soltes 4440 West 95th Street Oak LAwn, IL 60456			Medical bills				154
Sheet noof continuation sheets atta to Schedule of Creditors Holding Unsecur Nonpriority Claims			1 ,,,,	<u> </u>	L Sub	total <b>&gt;</b>	s 651
		(Report	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable o	ed Sched n the Sta	tistical	\$

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In re	Patrick J. Amend	Case No.
	Debtor	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX9239  Through the Country Door 1112 7th Ave. Monroe, WI 53566			Account				180
ACCOUNT NO. XXXXXXX8290-3 Wilshire Mortgage 14523 SW Millikan Way Beaverton, OR 97005			Notice - first and second mortgage on house located at 10546 South Spaulding, Chicago, IL 60655 - property worth less than the mortgages				0
ACCOUNT NO.			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
ACCOUNT NO.							
ACCOUNT NO.						- 4	
Sheet noof continuation sheets attate to Schedule of Creditors Holding Unsecure Nonpriority Claims	ched d				Sub	total➤	s 180
seespeed Canada		(Report a	(Use only on last page of the c also on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	ed Sched n the Sta	tistical	\$ 28,211

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In re		,	Case No.	
	Debtor			(if known)
	<del></del>			

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexp	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	,	Case No.	(261
Debtor			(if known)
	SCHEDIILE H	- CODEBTORS	
Provide the information requested concern debtor in the schedules of creditors. Include al commonwealth, or territory (including Alaska, Wisconsin) within the eight-year period immed former spouse who resides or resided with the nondebtor spouse during the eight years immediately initials and the name and address of the child's name. See, 11 U.S.C. §112 and Fed. R.	Il guarantors and co-signers. Arizona, California, Idaho, diately preceding the commodebtor in the community prediately preceding the commodiately preceding the commodiately parent or guardian, so	Louisiana, Nevada, New Mexico, Puerto R encement of the case, identify the name of the operty state, commonwealth, or territory. In encement of this case. If a minor child is a decement of this case.	unity property state, ico, Texas, Washington, or the debtor's spouse and of any aclude all names used by the codebtor or a creditor, state the
Check this box if debtor has no codebtors.			
NAME AND ADDRESS OF C	CODEBTOR	NAME AND ADDRESS OF	CREDITOR

Debtor		

(if known)



### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re my knowledge, information, and belief.	ad the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
Date	Signature:
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNA	ATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices promulgated pursuant to 11 U.S.C. § 110(h) setting a n	nkruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been naximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual who signs this document.	, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X	 Date
Names and Social Security numbers of all other individ	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
·	h additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.	provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PE	CNALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have ng of sheets ( <i>Total shown on summary page plus 1</i> ), and that they are true and correct to the best of my
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or	r corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.			
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security num	iber (If the bankruptcy p	etition
Address:	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		e person, or
	by 11 U.S.C. § 110	)	
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certificat	e of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	

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B 203 (12/94)

### United States Bankruptcy Court

	District Of	
In	re	
	Case No.	
D	Chapter	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debto in contemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept\$	
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of the compensation paid to me was:	
	□ Debtor □ Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Debtor ☐ Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	Э
	I have agreed to share the above-disclosed compensation with a other person or persons who are remembers or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrul case, including:	ptcy
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet to file a petition in bankruptcy;</li> </ul>	ther
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be requi	ired;
	<ul> <li>Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn hearings thereof;</li> </ul>	ıed

# Case 09-32871 Doc 1 Filed 09/03/09 Entered 09/03/09 14:12:39 Desc Main Document Page 28 of 28 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	[Other provisions as needed]
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	•	
		Date Signature of Attorney
		Name of law firm
		Traine of the limit